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In the Matter of:

: UNITED STATES BANKRUPTCY  
COURT DISTRICT OF NEW JERSEY

Rosalinda Collazo

: Honorable Rosemary Gambardella

: CASE NO. 17-15222

Debtor

: CHAPTER 13

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**OBJECTION TO APPLICATION FOR EARLY TERMINATION OF LOSS  
MITIGATION PERIOD**

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I, Russell L. Low, being of full age, hereby certify the following:

1. I represent the above-mentioned debtors, Rosalinda Collazo in this current bankruptcy proceeding.
2. The debtors were denied an extension of Loss Mitigation.
3. On December 10, 2019 the debtor was denied due to not receiving a timely response.
4. The debtor however is respectfully requesting more time to be able to resubmit a package.

Dated: January 21, 2020

/s/ Russell L. Low, Esq.  
**RUSSELL L. LOW, ESQ.**  
Attorney for Debtor